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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

New York, New York

Thomas POPLAWSKI, et al.

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For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD

Hon. Commissioner of Patents and Trademarks

Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Submitted herewith is a copy of a search report issued by a patent searching authority other than the PTO and the cited art together with a form listing the same for the convenience of the Examiner.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on September 26, 2001

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